

PATENT

Paper No.

File: Carr-P1-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

Inventors : Philip Carragher, Steven Earl Webster

Serial No. : 09/604,696

Confirmation No. : 4961

Filed : June 26, 2000

For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

Group Art Unit : 3691

Examiner : JOHNSON, Gregory L.

---

MS: No Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**APPLICANT SUMMARY OF  
INTERVIEW WITH EXAMINER**

Dear Examiner Johnson:

During the telephonic interview on October 8, 2010, between Gregory Johnson and Peter K. Trzyna, participants discussed claims 1, 25, 28-32, 47, 49, and U.S. Patent No. 6,578,011. An agreement was reached regarding the allowability of independent claims 1-29, 32-46 and 50-57; subject to amendments that were also agreed upon. No agreement was reached regarding claims 30-31, 47-49 and 58.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', with a long horizontal flourish extending to the right.

Date: October 22, 2010

---

Peter K. Trzyna  
(Reg. No. 32,601)

P. O. Box 7131  
Chicago, Illinois 60680-7131  
(312) 240-0824